

Investor Relations Meeting for 1H/FY2021

Information Pack

December 2, 2021



SAN-IN GODO BANK

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Numerical Data 1–9

1. Branch Network and Summary of Loan Portfolio by Prefecture

Branch network and loan balances by region

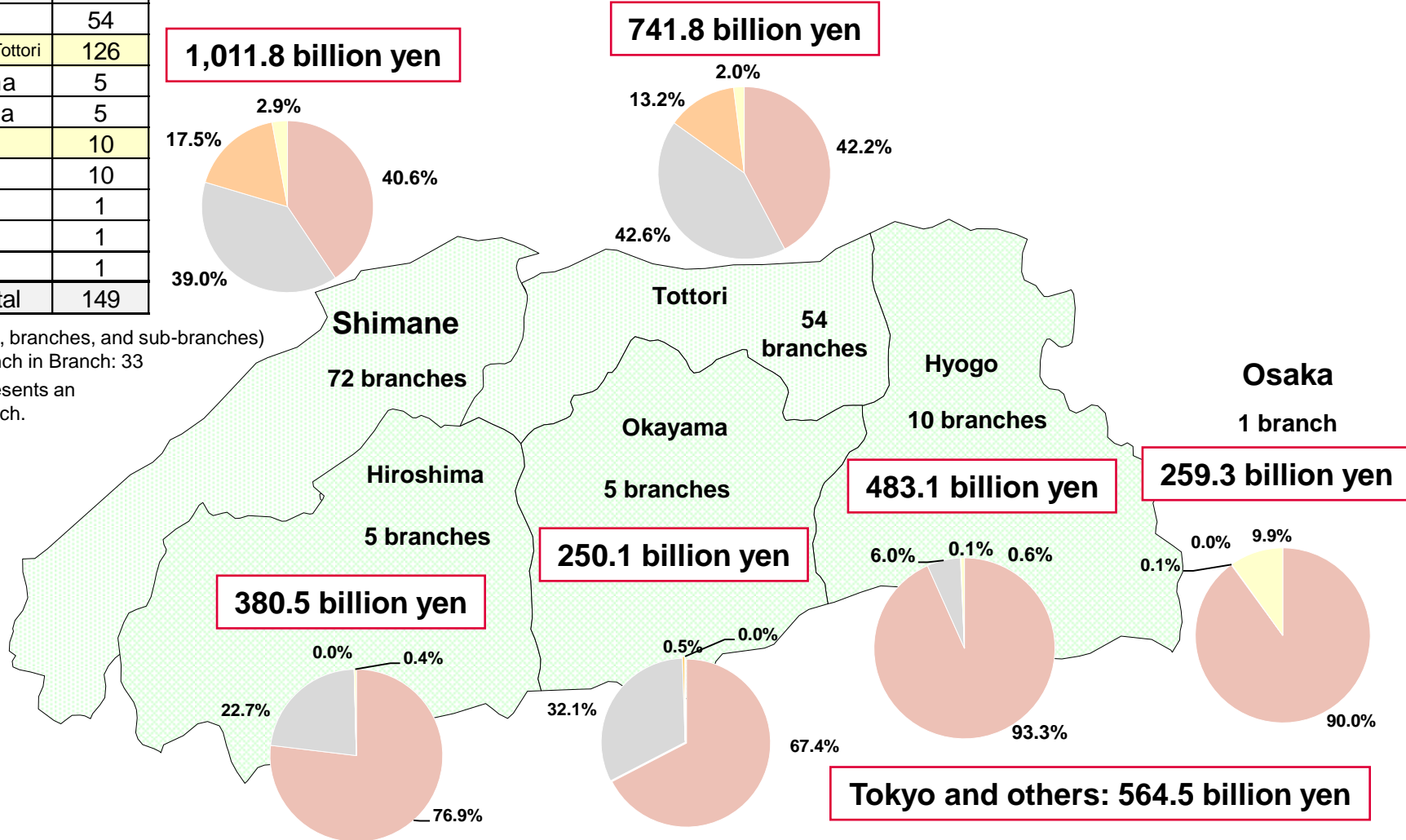
As of September 30, 2021	No. of branches
Shimane	72
Tottori	54
Shimane and Tottori	126
Hiroshima	5
Okayama	5
Sanyo	10
Hyogo	10
Osaka	1
Tokyo	1
Other*	1
Grand total	149

(Headquarters, branches, and sub-branches)

Of which, Branch in Branch: 33

* "Other" represents an Internet branch.

Balance of loans (as of September 30, 2021): 3,691.3 billion yen



Corporate Non-corporate Local public organizations, etc. Financial institutions



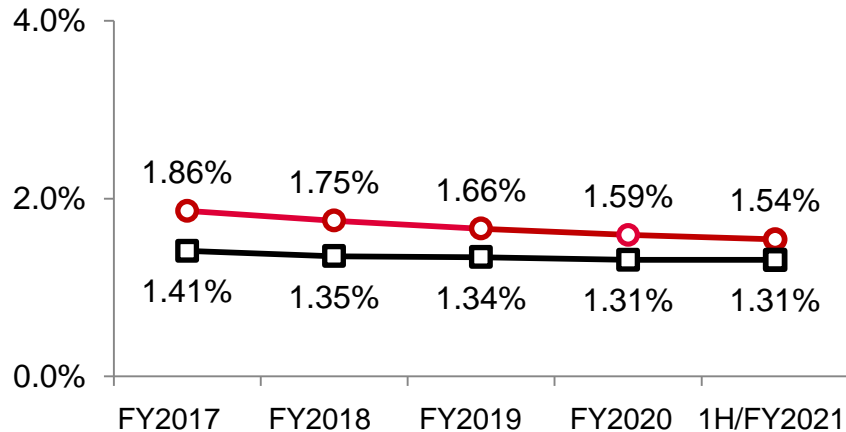
SAN-IN GODO BANK

2. Yields on Loans and Bills Discounted by Region and Market

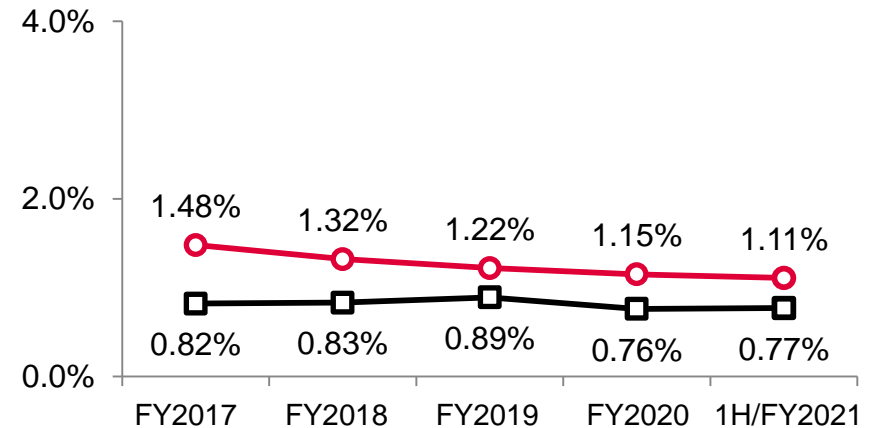
Non-corporate

Corporate

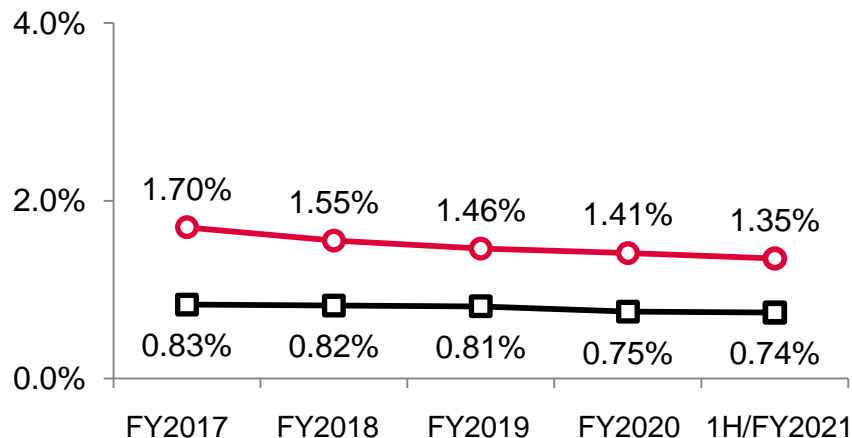
Shimane and Tottori



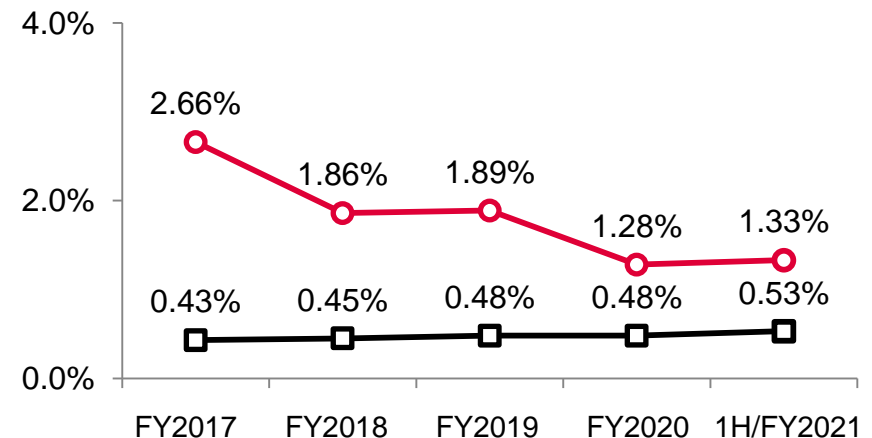
Sanyo



Hyogo and Osaka

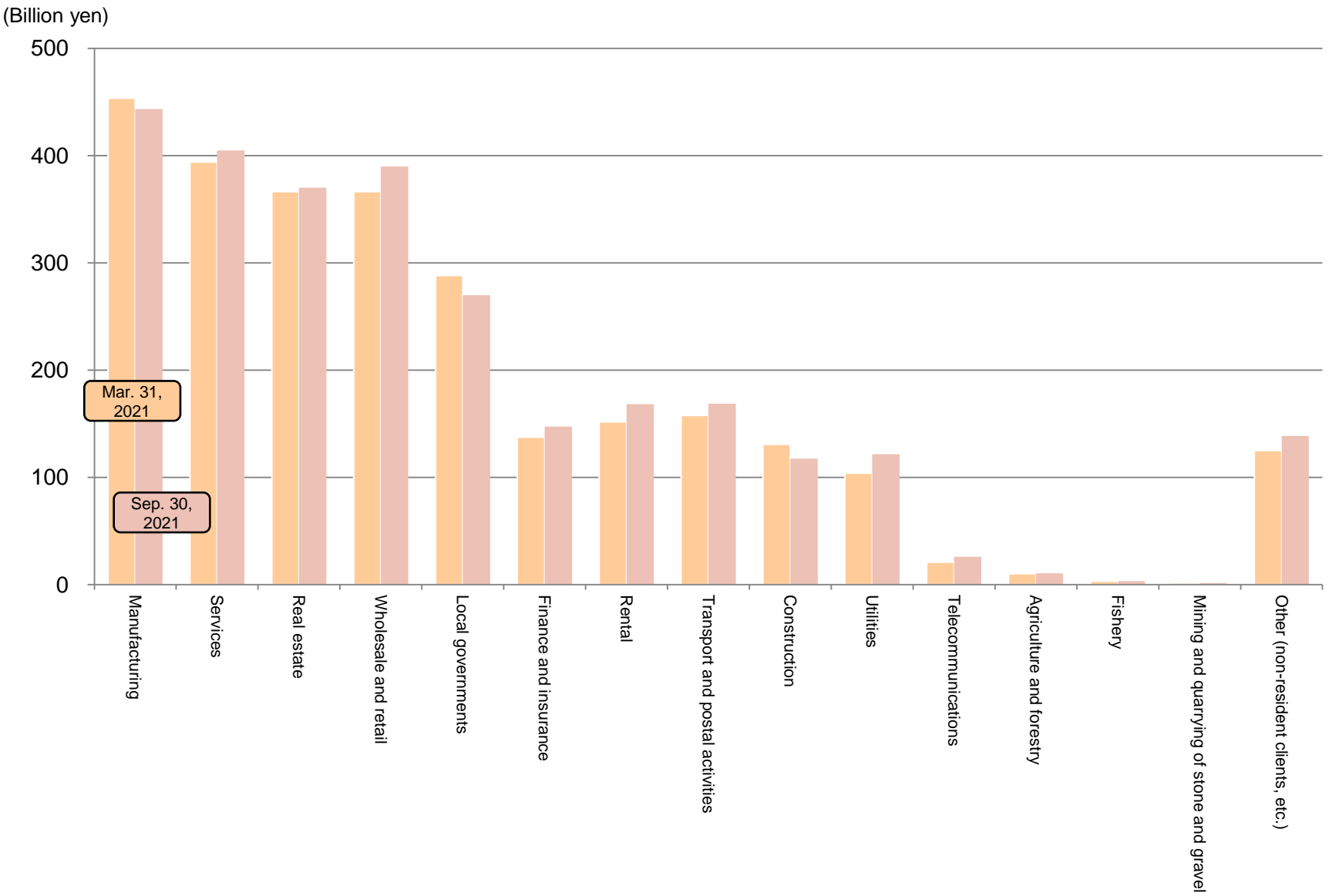


Tokyo



3. Loan Balance by Industry

* Excludes loans to individual customers



4. Changes in NPL Disposals by Factor

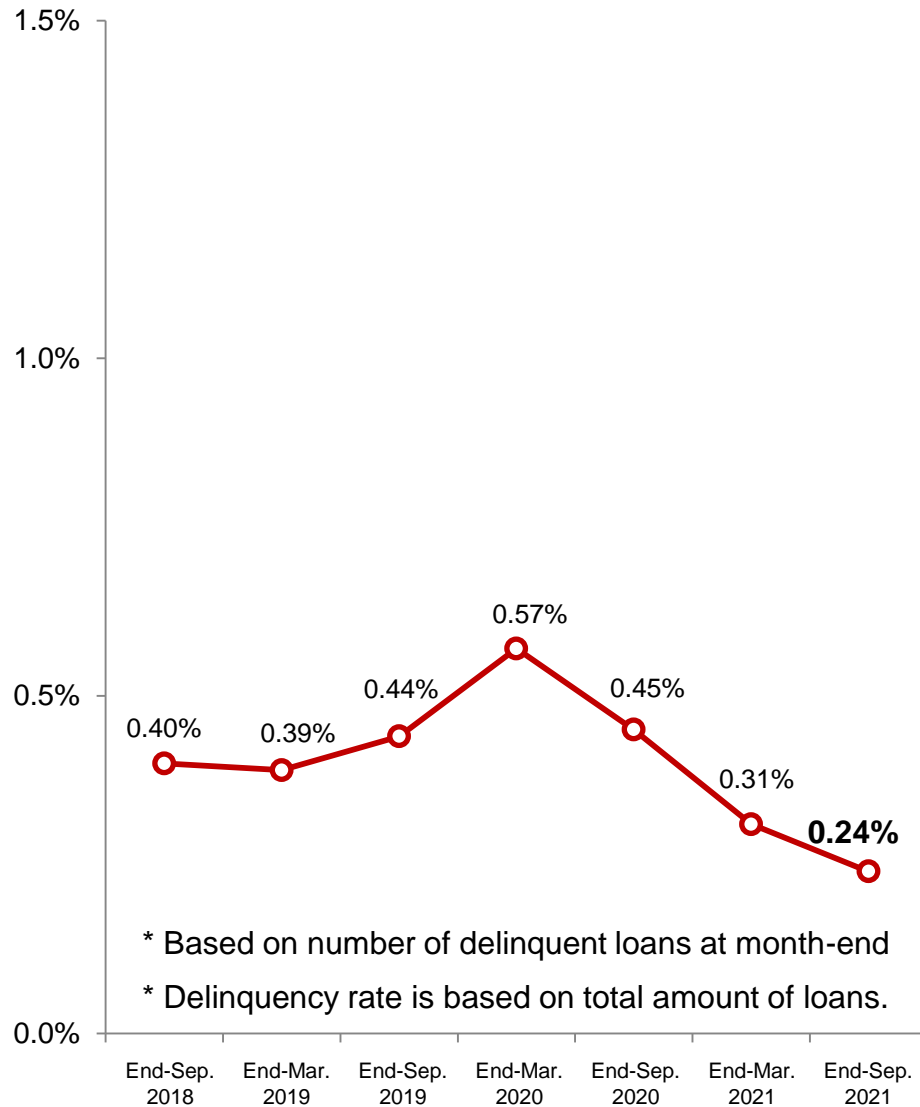
(Billion yen)

Factors	FY2017	FY2018	FY2019 (*1)	FY2020	1H/FY2021
A. Recognition of NPLs (Bankrupt: Normal or Caution => Virtually bankrupt or legally bankrupt)	1.0	1.2	1.8	1.6	0.3
B. Recognition of NPLs (Bankrupt: Deemed bankrupt => Virtually bankrupt or legally bankrupt)	0.3	0.5	0.4	0.3	0.3
Recognition of NPLs (total for A and B)	1.3	1.8	2.3	2.0	0.6
C. Downgraded customers (Deteriorating performance: Normal or Caution => Deemed bankrupt)	1.5	1.9	2.0	2.2	0.9
D. Upgraded customers	(0.4)	(1.0)	(0.4)	(0.5)	(0.5)
Upgraded and downgraded customers (total for C and D)	1.1	0.8	1.5	1.6	0.4
E. Changes in collateral value	0.0	0.1	0.1	0.0	0.0
F. Changes in reserve ratio (Deemed bankrupt borrowers)	(0.2)	(0.0)	(0.1)	(0.1)	(0.1)
G. Individual calculations	0.4	0.9	1.9	2.8	1.7
H. Debt sold	0.0	0.1	0.1	(0.2)	0.0
I. Debt forgiveness	(0.0)	-	(0.1)	-	-
J. Other (rehabilitation, collection, etc.)	(2.3)	(0.7)	(1.1)	(1.3)	(0.5)
Other (total for E through J)	(1.9)	0.4	0.9	1.1	1.1
Subtotal	0.5	3.1	4.8	4.8	2.2
K. Responsibility-sharing System (reserves and accrued expenses)	0.1	0.2	0.2	0.0	0.0
L. Other	0.0	0.0	(0.0)	0.0	(0.0)
Total NPL disposals	0.6	3.3	5.0	4.8	2.2

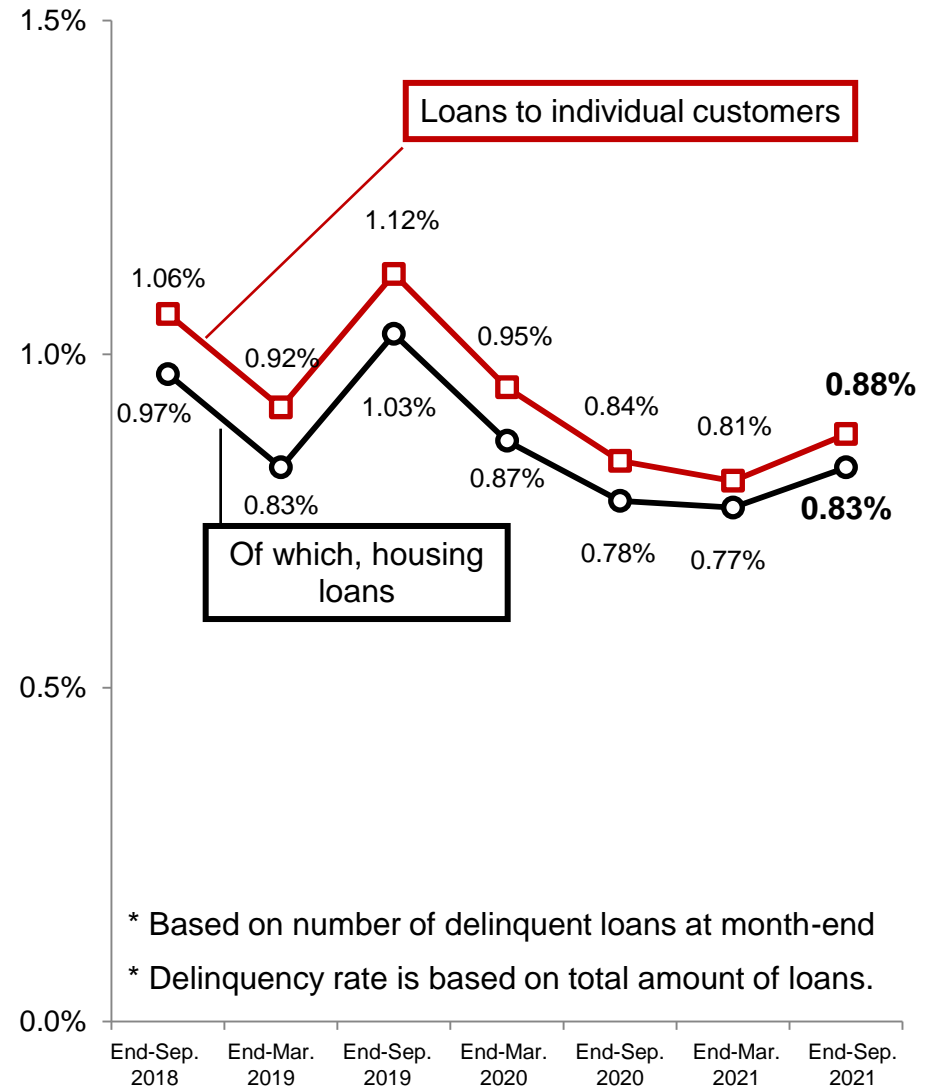
(*1) Standard for calculating reserve for possible loan losses was revised.

5. Changes in Delinquency Rate for Loans

Delinquency rate for business lending

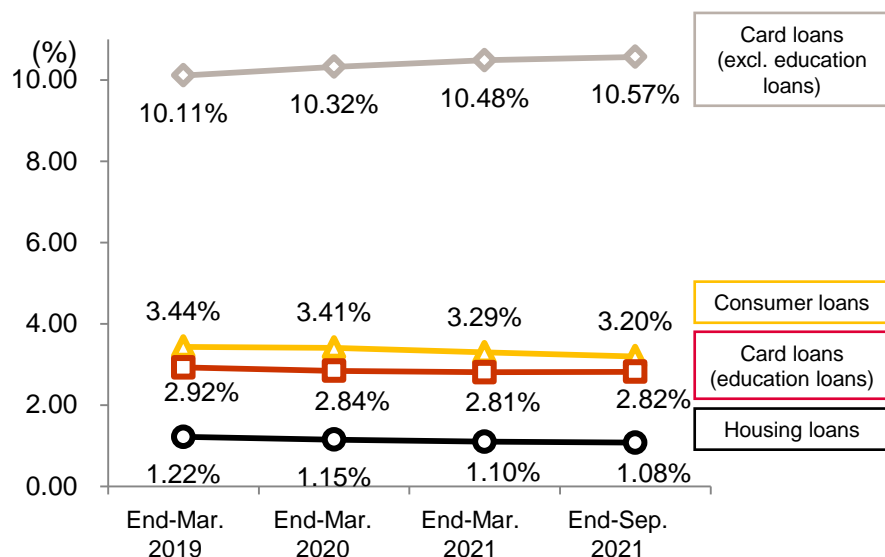


Delinquency rate for loans to individual customers

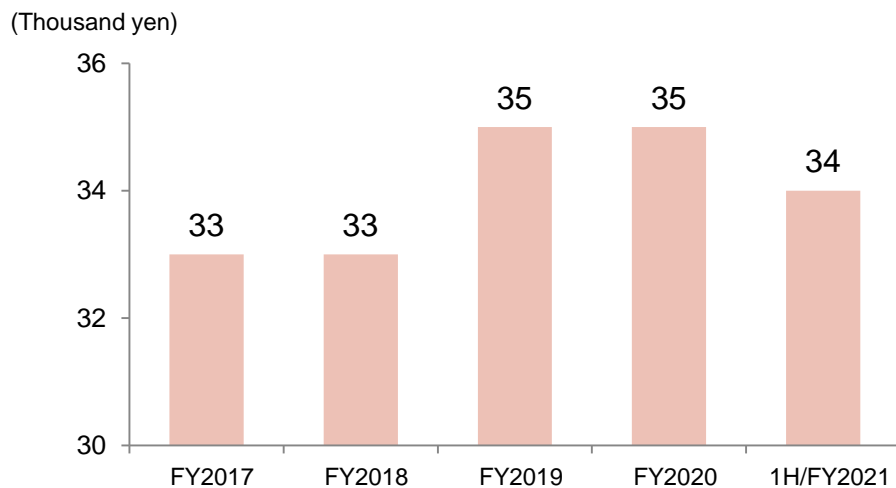


6. Loans to Individual Customer

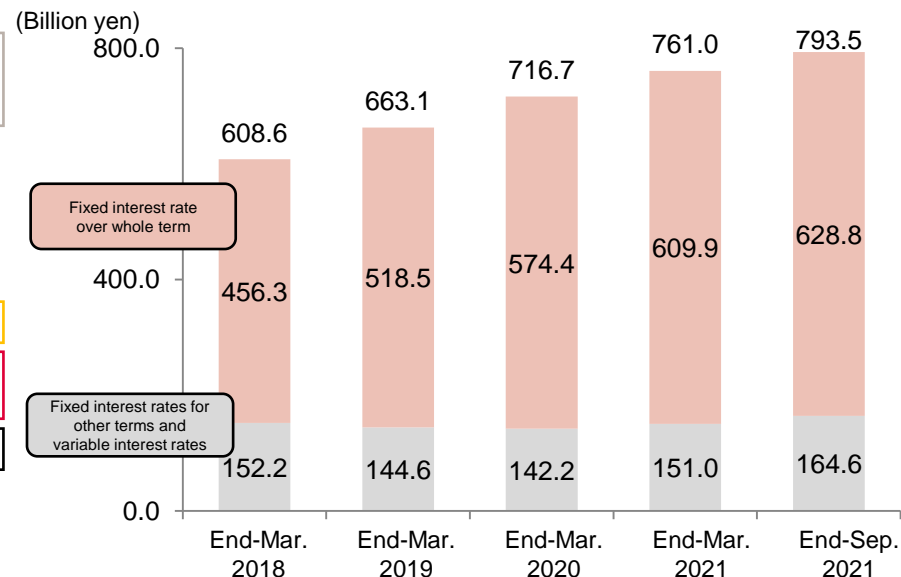
Yields on loans to individual customers



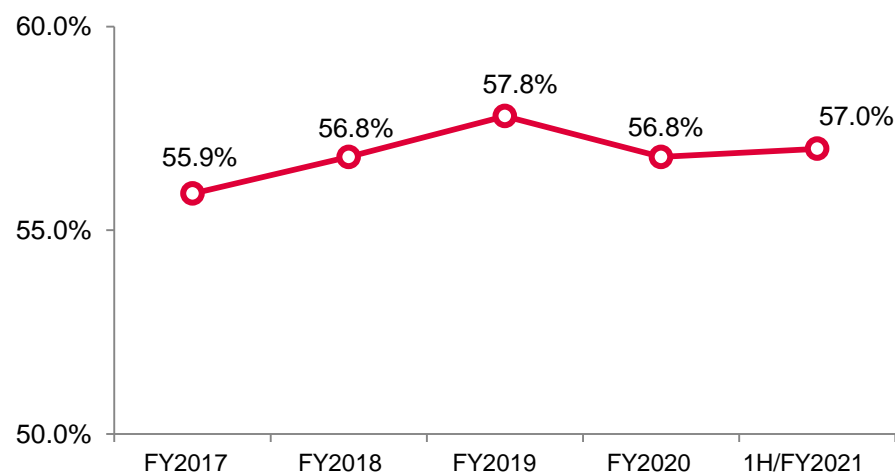
Monthly credit-card use



Balance of housing loans

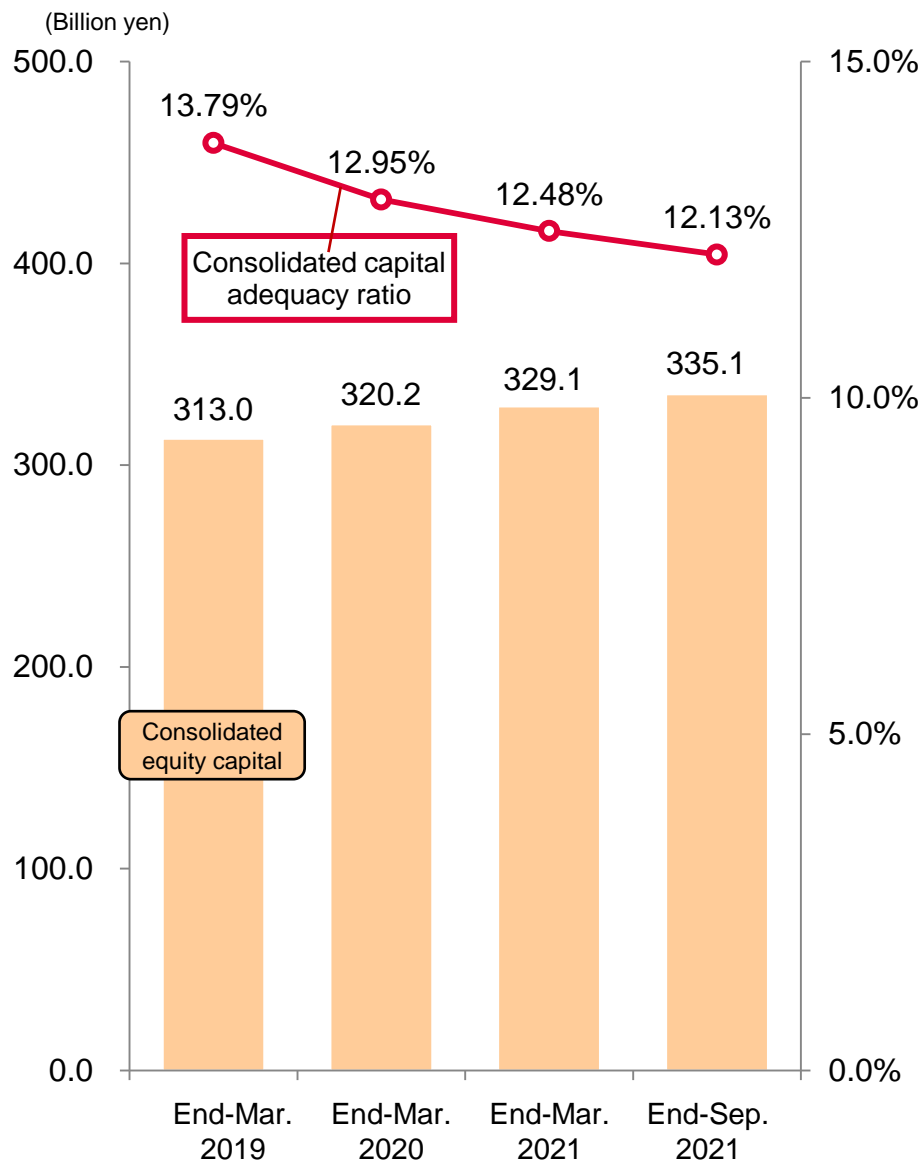


Credit card use rate by month

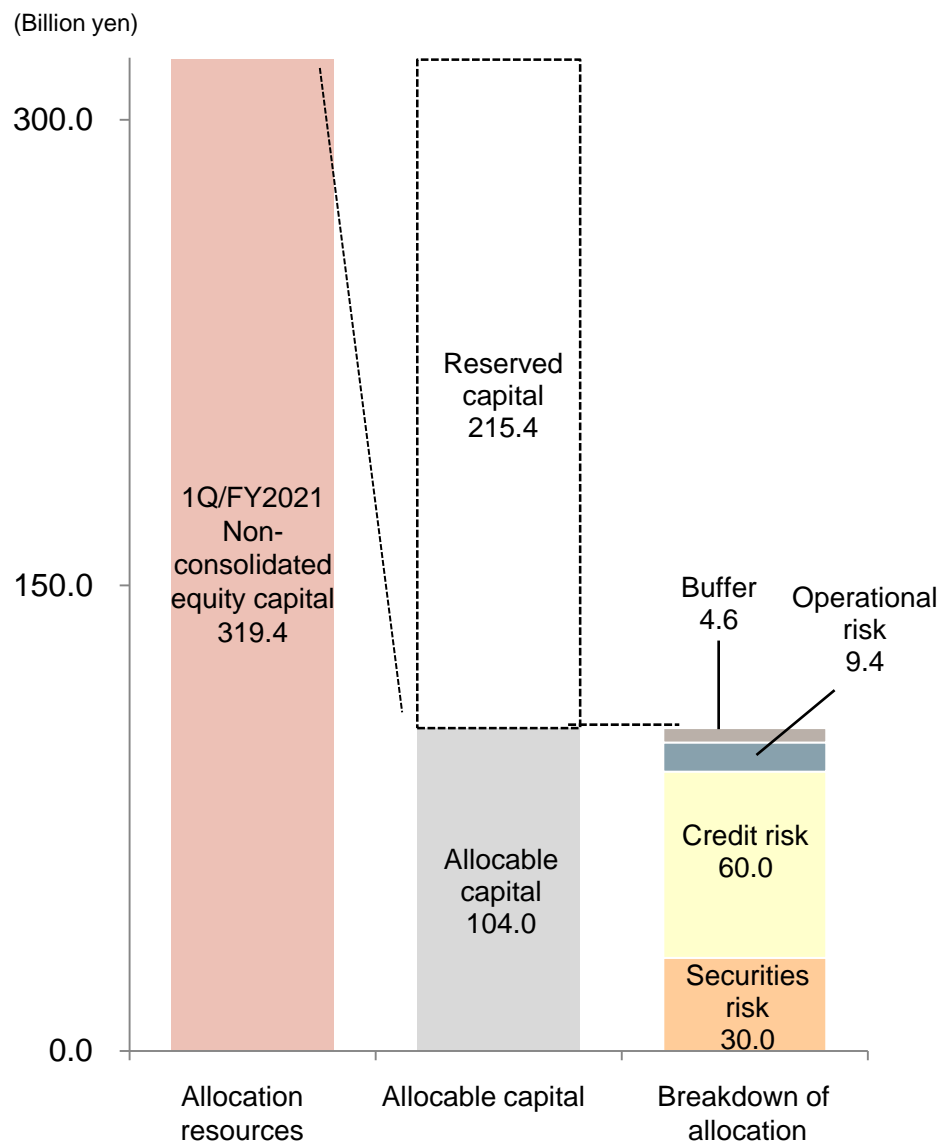


7. Shareholders' Equity

Capital adequacy ratio



Capital allocation



8. FY2021 Income Plans (1)

Plans for interest income

(Billion yen)

	FY2020 (Results)			FY2021 (Plan)			vs. FY2020		
	Average balance	Yields	Interest	Average balance	Yields	Interest	Average balance	Yields	Interest
Loans and bills discounted	3,458.4	1.01%	34.9	3,674.8	0.98%	36.1	216.4	(0.03%)	1.2
Domestic business sections	3,346.4	1.00%	33.6	3,515.2	0.97%	34.3	168.8	(0.03%)	0.7
International business sections	111.9	1.17%	1.3	159.5	1.15%	1.8	47.6	(0.02%)	0.5
Securities	1,697.5	1.21%	20.6	1,930.8	1.07%	20.7	233.3	(0.14%)	0.1
Domestic business sections	1,371.9	1.07%	14.8	1,497.9	0.92%	13.8	126.0	(0.15%)	(1.0)
International business sections	325.5	1.80%	5.8	432.9	1.60%	6.9	107.4	(0.20%)	1.1
Deposits, etc. (deposits + negotiable certificates of deposit)	4,458.1	0.02%	1.2	4,962.0	0.01%	0.9	503.9	(0.01%)	(0.3)
Domestic business sections	4,397.7	0.02%	1.0	4,923.0	0.01%	0.9	525.3	(0.01%)	(0.1)
International business sections	60.4	0.25%	0.1	38.9	0.15%	0.0	(21.5)	(0.10%)	(0.1)
Other investment – Funding			0.4			1.2			0.8
Interest income			54.8			57.2			2.4

9. FY2021 Income Plans (2)

Plans for income from fees and commissions

(Billion yen)

	FY2017	FY2018	FY2019	FY2020	FY2021 Plan
Commission income from exchange transactions	2.5	2.4	2.4	2.5	2.6
Other commission income	8.1	8.3	7.9	8.0	9.9
Commission from assets under management	1.8	1.7	1.0	1.5	2.3
Business support-related commission	1.1	1.3	1.5	1.3	1.8
Credit card-related commission	1.3	1.3	1.3	1.3	1.6
Other	3.8	3.8	3.8	3.7	4.0
Total income from fees and commissions	10.7	10.8	10.3	10.6	12.5

10. Promoting ESG Management: SDGs promotion and awareness-raising initiatives

Dissemination to the community

- Assigned SDGs business consultants to the headquarters, and they have provided training sessions and advice on SDGs to local companies, local governments and educational institutions so as to promote activities to deepen their understanding of SDGs
- Actively participated in related platforms, etc. in order to cooperate with administrative organizations, etc.

Workshop

Providing opportunities to experience through workshops the ways of thinking about SDGs that are effective for community creation and approaches to contributing to SDGs through business

- Matsue First Junior High School (June 2021)
Provided workshops to all third-grade classes in cooperation with SDGs official facilitators in the city of Matsue under the theme of community creation

No. of SDGs seminars held
71 times
(cumulative total since FY2018)



Support customers for a transition to a decarbonized society and SDGs initiatives

- Proposals that create business opportunities for customers and enhance added value, as well as financial products and solutions that contribute to the SDGs

Gogin SDGs Management Support Service

- Understanding of the status of SDGs initiatives by customers
- Support for SDGs declaration
- Support for external dissemination of information
- Solution proposal



SDGs Seminar

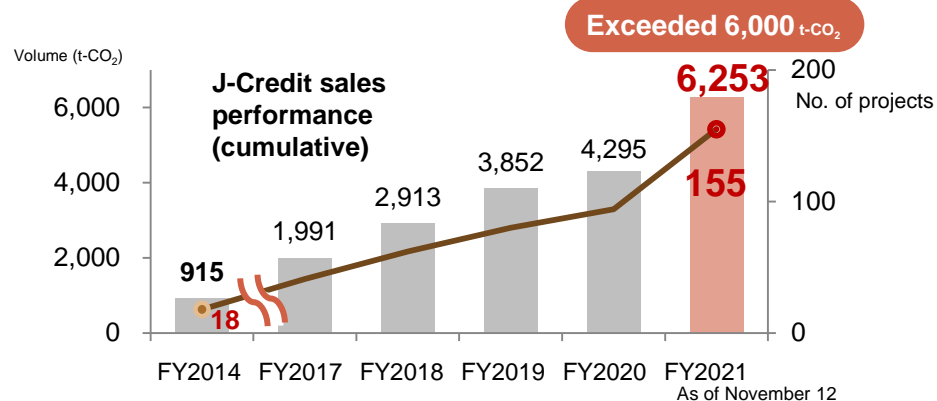
- Providing opportunities and information for people/companies to consider SDGs
- Awareness of how to incorporate SDGs into business activities and how to make use of them in management



Financial products and services that contribute to SDGs

Support for J-Credit promotion and intermediary services (since 2010)

- The Bank has been certified as a J-Credit regional coordinator by local governments including Tottori Prefecture, the town of Nichinan in Tottori Prefecture, and the city of Yabu in Hyogo Prefecture.
- Through proactive J-Credit sales support and intermediary services in trading agreements, we support corporate environmental activities.



Gogin SDGs Private Placement Bonds

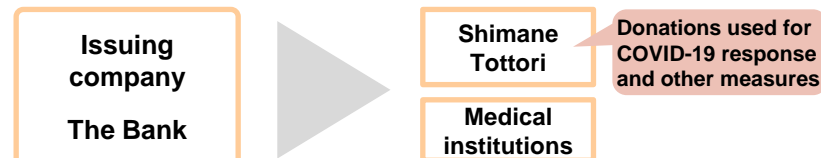
Gogin SDGs Private Placement Bonds for community revitalization in Shimane and Tottori prefectures

- Donating to Tottori and Shimane prefectural governments to response to COVID-19 and others through private placement bonds
- Supporting the contributions to community solutions of the issuing firms related to COVID-19 and others

Gogin SDGs Private Placement Bonds for donations to medical institutions

- Donating to medical institutions designated to provide care for virus infections outside Shimane and Tottori prefectures through private placement bonds
- Supporting the contributions of issuing firms to community healthcare

The Bank jointly donates an amount equal to 0.2% of the issue price of the bonds



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11. Promoting ESG Management: Community Revitalization/Community Creation

Community Revitalization/Community Creation

Solutions for issues facing individuals
Support for comfortable living

Solutions for issues facing corporates
Recovering business and improving added value

Solutions for issues facing communities
Developing an economic ecosystem within the region

Business succession support

Gogin Business Succession Fund

From January 2021

- Established the "Gogin Business Succession Investment Limited Partnership" (commonly called "Gogin Business Succession Fund") by the Bank and Gogin Capital Co., Ltd.

[Case Study] Support for smooth succession of management to the next generation

Gogin Business Succession Fund

Investment

Business succession and growth support

Investee

Nomuragumi, Civil engineering and construction company, City of Masuda, Shimane

- Fostering next-generation management
- Establishment of internal systems, etc.

Community support with cashless service

Supporting local restaurants and hotels with credit card

October to December 2021

Eat! Stay! San-in Campaign

- Cashless campaign to support local restaurants and hotels affected by COVID-19

This has served as an opportunity to contribute to local industry and to help people learn more about the attractiveness of San-in region.

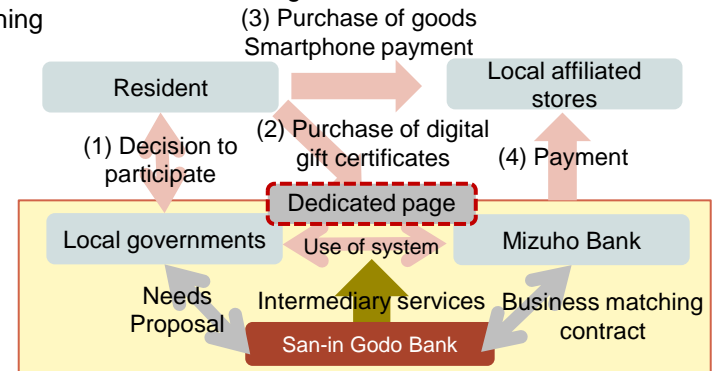


Vitalizing local consumption and promoting digitalization

Demonstration experiment of digital gift certificates in local governments

- Digitized conventional paper-based regional promotion tickets in order to reduce the workload of selling and cashing

linan-cho, Shimane (October 2021 to January 2022)
Ama-cho, Shimane (November 2021 to March 2022)



Arranged by the Bank for Mizuho Bank and local governments

Support for streamlining of administrative work

Improving the efficiency and convenience of administrative services

- Introduced J-Coin Pay, a smartphone payment service, for payments of various certificates at government offices

Ama-cho, Shimane (May 2021–)
Nanbu-cho, Tottori (September 2021–)

Eligible payments

- Family register (removal) certificate
- Residency (removal) certificate
- Certificate of seal-impression
- Tax-related evidence
- Fees for other certificates



12. Promoting ESG Management: Initiatives within the Organization

Organizational vitalization

Work style reforms: Enhancing work-life balance

- Work style reforms to build a human resource structure and train human resources capable of contributing to the community

Introduction of new systems

From April 2021

- Flextime system
- Teleworking
- Continuous employment system up to the age of 70
- Expansion of paid leave system

From October 2021

- Side jobs system

Promotion of creating a work environment that makes it easier for partners to take childcare leave

- ✓ Proactive approach toward superiors
- ✓ Establishment of systems such as a parental leave system for male employees (to be established)



First acceptance of side job
Health promotion and local production for local consumption utilizing sommelier certification

Activities to help train the future generations

Shofukan private school (since 2012)

- Operated by Gogin Shimane Cultural Promotion Foundation
- Seeking to cultivate highly motivated human resources capable of playing in future society
- The fourth generation of 20 students enrolled in April 2021, resulting in a total of 50 current students.



Supporting independence and participation in society of people with disabilities

Gogin Challenged (since 2007)

Gogin Challenged Matsue (since September 2007)

- People with intellectual disabilities work in specific jobs.
- Supports employment of people with disabilities in communities based on Yumeiku Work Support Services.

Gogin Challenged Tottori (since September 2017)

- Mainly mentally challenged people and people with developmental disorders work.
- Handles a wide range of operations including work demonstrating IT skills



Joining the international Valuable 500 initiative to promote opportunities for people with disabilities

Based on the concept of inclusive businesses building an inclusive society, this international initiative supports the activities of people with disabilities through action by businesses around the world to enable them to demonstrate potential business, social, and economic value. We believe participation in this initiative will build on our existing efforts.

The initiative is seeking 500 corporate sponsors worldwide. We are one of only two regional banks among the 50 sponsors in Japan.



13. Promoting ESG Management: Community Contribution Activities

Social and cultural contribution activities

Gogin One Grain of Wheat Association (since 1981)

- Established to mark the 40th anniversary of the Bank's founding, this program involves sustained fundraising and donation activities by Group executives and employees.
- By the end of March 31, 2021, the program had donated wheelchairs, televisions, and other gifts worth 124.93 million yen to 1,189 recipients, including local welfare facilities.

Donation to university

A total of 2.7 million yen was donated to the student funds of seven universities in Shimane and Tottori to support university students who are having difficulties in their studies and lives due to COVID-19



Gogin Cultural Promotion Foundation (since 1992)

- Established to mark the 50th anniversary of the Bank's founding. Supporting and sponsoring educational, artistic, cultural, and sports activities in Shimane and Tottori
- By the end of March 2021, a total subsidy of 317.01 million yen was granted to 1,303 projects in Shimane and 1,223 projects in Tottori

Presentation of SDGs-related books

Presented SDGs-related books to all public elementary schools in Shimane and Tottori in return for subsidy programs that could not be performed due to the spread of COVID-19

No. of books presented:

1,380

(4 books each for 345 schools in Shimane and Tottori)



Promoting environmental protection activities in cooperation with local communities

Forest Conservation Activity (since 2006)

The San-in Godo Bank's forest conservation activities (Gogin Green Project)

Gogin Forests of Hope

Practical forest conservation activities undertaken by Bank officers, employees, and their families in six forests in Shimane and Tottori



Save the Forest! San-in Network Conference

Established with membership, including volunteer groups and non-profit organizations in Shimane and Tottori



Gogin Forests of Hope (Chizu): Completion of 15 years of activities

15 years of activities have revitalized mountains

Large growth of planted broad-leaved trees and reforestation

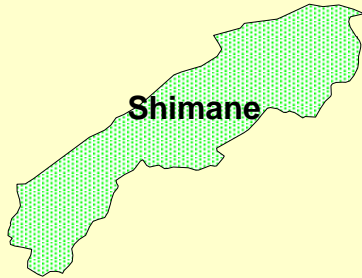
Performance of Chizu area

No. of activities	18
Total number of participants	1,494
No. of trees planted	5,500

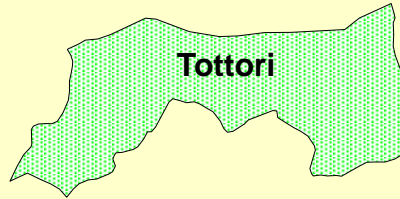


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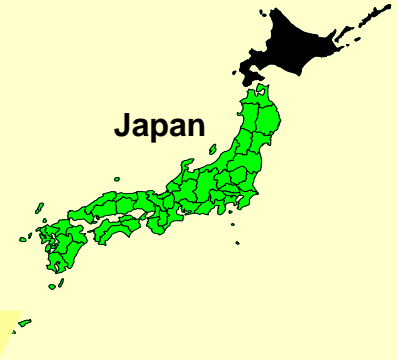
Ref. 1. Major Statistics for Shimane and Tottori



- ◇ Total population: **674,000**
(46th in Japan)
- ◇ Percentage of elderly in population:
34.3%
(4th in Japan)
- ◇ Number of business establishments:
36,909
(46th in Japan)
- ◇ Gross prefectural product:
2.5 trillion yen
(45th in Japan)
- ◇ Shipment value of manufactured goods : **1,237.1 billion yen**
(44th in Japan)
- ◇ Ratio of public fixed capital formation to gross prefectural product: **9.1%**
(9th in Japan)



- ◇ Total population: **556,000**
(47th in Japan)
- ◇ Percentage of elderly in population:
32.0%
(16th in Japan)
- ◇ Number of business establishments:
27,736
(47th in Japan)
- ◇ Gross prefectural product:
1.9 trillion yen
(47th in Japan)
- ◇ Shipment value of manufactured goods: **781.5 billion yen**
(45th in Japan)
- ◇ Ratio of public fixed capital formation to gross prefectural product: **9.8%**
(7th in Japan)



- ◇ Total population: **126.16 million**
- ◇ Percentage of elderly in population:
28.1%
- ◇ Number of business establishments: **6.398 millions**
- ◇ Gross domestic product:
548.3 trillion yen
- ◇ Shipment value of manufactured goods: **322.5 trillion yen**
- ◇ Ratio of public fixed capital formation to gross domestic product: **5.0%**

Source: "2019 Population Estimates" and "2019 Economic Census" by the Ministry of Internal Affairs and Communications; "2020 Census of Manufacturers" by the Ministry of Economy, Trade and Industry; and "FY2018 Annual Report on Prefectural Accounts" and "Annual Revision of GDP for FY2018" by the Cabinet Office.
Nominal values are used for gross prefectural products, gross domestic product and public fixed capital formation.



Ref. 2. Economic Environment in Shimane and Tottori

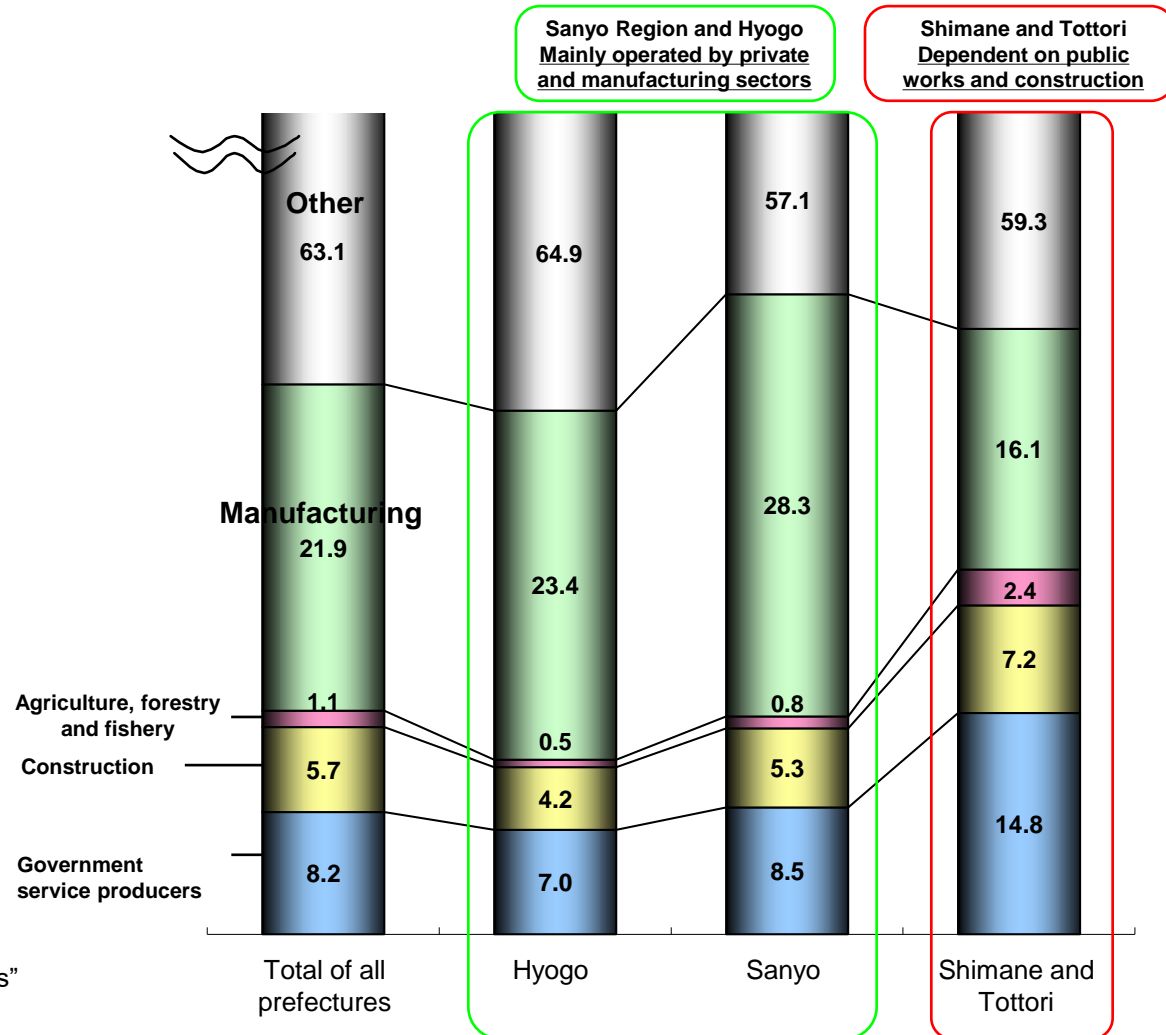
Shimane and Tottori's share of GDP

Rank	Prefecture	Actual amount (billion yen)	Share
1st	Tokyo	107,041.7	18.93%
2nd	Aichi	40,937.2	7.24%
3rd	Osaka	40,195.6	7.11%
6th	Hyogo	21,177.7	3.74%
12th	Hiroshima	11,713.7	2.07%
22nd	Okayama	7,805.7	1.38%
45th	Shimane	2,531.7	0.45%
47th	Tottori	1,908.0	0.34%
(34th)	Shimane and Tottori	4,439.7	0.78%
(2nd)	Total of Shimane, Tottori, Sanyo region and Hyogo	45,136.9	7.98%
-	Total of all prefectures	565,586.5	100.00%

Source: "FY2018 Annual Report on Prefecture Accounts" by the Cabinet Office

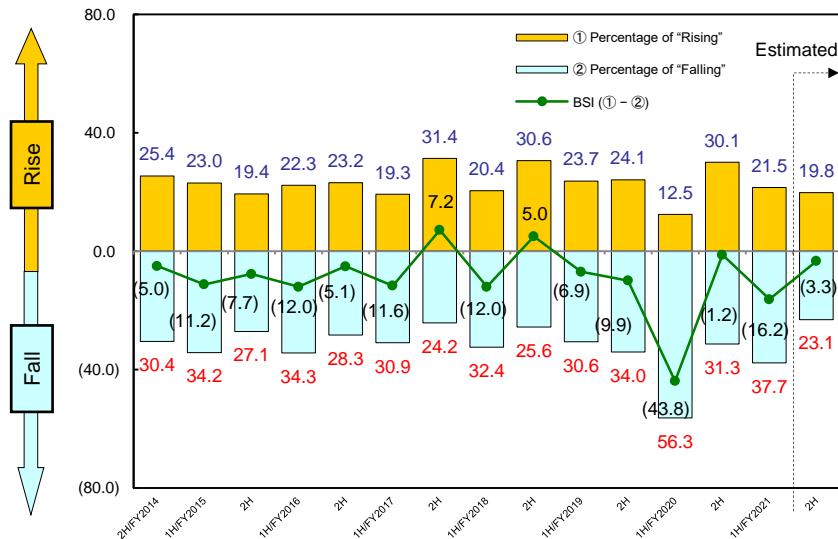
Ranks in parentheses indicate rankings when prefectures are added together.

Shares of individual sectors in gross prefectural product



Ref. 3. Economic Trend in Shimane and Tottori (1)

- Business Sentiment Index (BSI): Change over previous period in all industries (percentage of companies reporting "rising" conditions minus those reporting "falling")



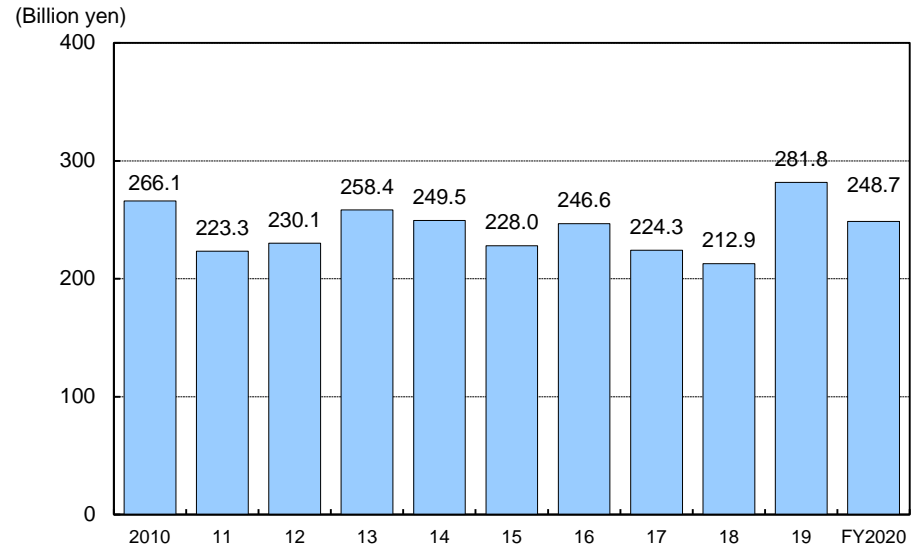
Source: "Business Trend Survey" by the San-in Godo Bank (most recently conducted in September 2021)

- Year-on-year changes in capital expenditure (in Shimane and Tottori)

	FY2018 Results				FY2019 Results				FY2020 Results				FY2021 Results/ Plan			
All industries	5.3				15.6				(16.9)				3.0			
Small- and medium-sized companies	30.8				40.1				(18.2)				(9.0)			
Manufacturing	(4.3)				14.2				(22.0)				6.7			
Small- and medium-sized companies	14.5				50.2				(28.1)				(7.7)			
Non-manufacturing	34.1				18.2				(9.5)				(1.6)			
Small- and medium-sized companies	58.7				29.9				(5.6)				(10.4)			

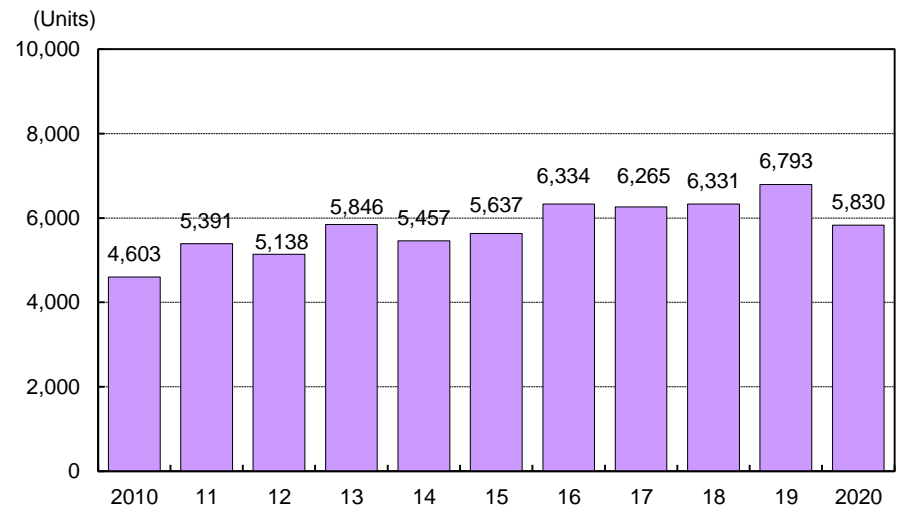
Source: "Business Trend Survey" by the San-in Godo Bank (most recently conducted in September 2021)

- Values of public works contracts (in Shimane and Tottori; coverage ratio: approx. 70%)



Source: West Japan Construction Surety Co., Ltd.

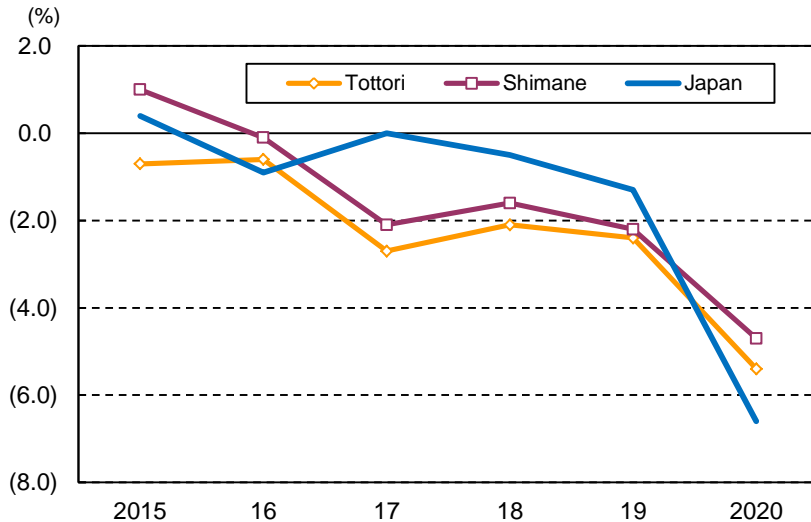
- New housing starts (in Shimane and Tottori)



Source: Ministry of Land, Infrastructure, Transport and Tourism

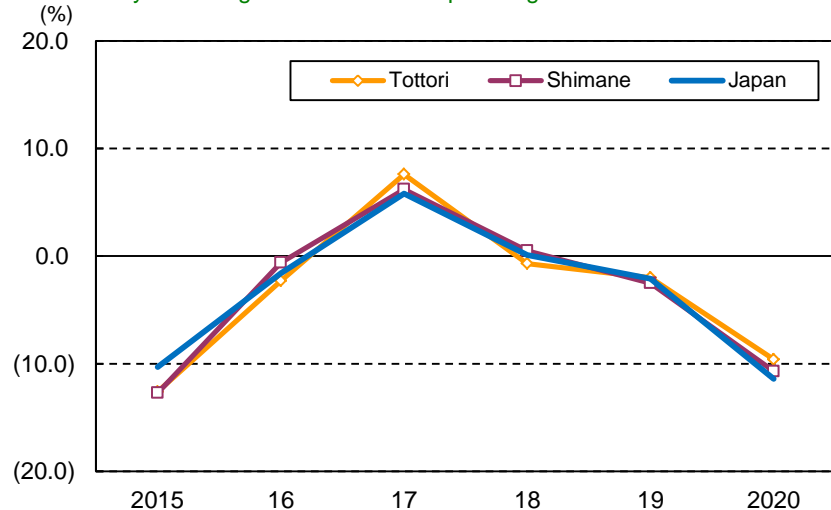
Ref. 4. Economic Trend in Shimane and Tottori (2)

■ Year-on-year changes in sales of large retail stores (department stores and supermarkets)



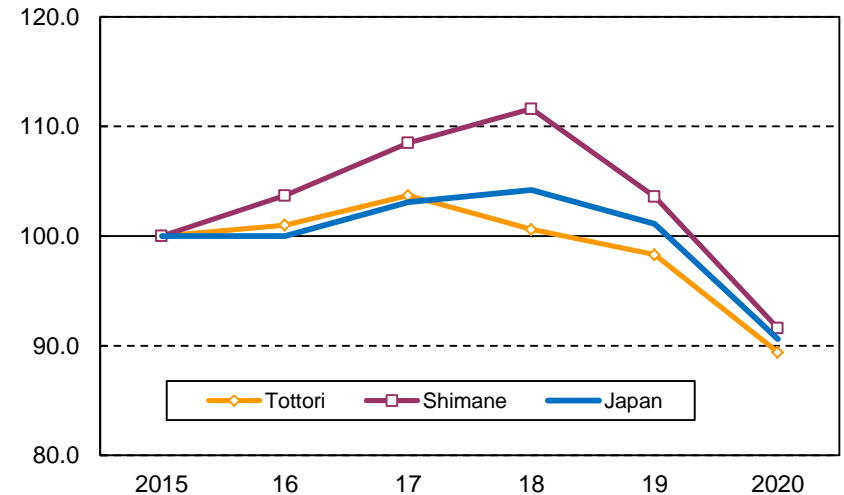
Source: Ministry of Economy, Trade and Industry; the San-in Godo Bank

■ Year-on-year changes in sales of new passenger vehicles



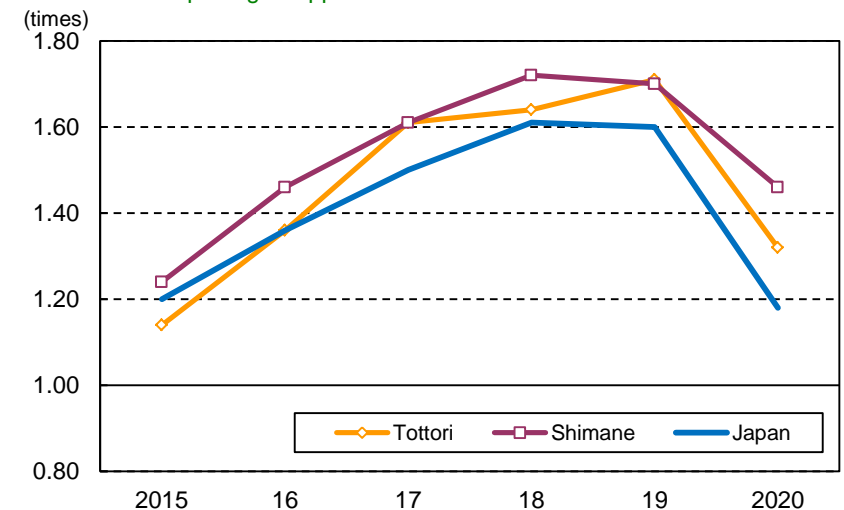
Source: Japan Automobile Dealers Association; Japan Mini Vehicles Association; Tottori Branch and Shimane Branch of Chugoku Transport & Tourism Bureau

■ Industrial Production Index (year 2015 = 100)



Source: Statistics Dept. of Tottori Prefecture; and Statistical Survey Dept. of Shimane Prefecture

■ Active Job Opening to Applicant Ratio



Source: Ministry of Health, Labour and Welfare; Employment Security Dept. of Tottori Labor Bureau; and Employment Security Dept. of Shimane Labor Bureau

Ref. 5. Economic Trend in Shimane and Tottori (3)

■ Number of bankruptcies by industry (in Shimane and Tottori)

	Actual number (cases)			YoY change (%)			Composition ratio (%)		
	2018	2019	2020	2018	2019	2020	2018	2019	2020
Agriculture, forestry, fishery and mining	2	4	2	100.0	100.0	(50.0)	4.3	6.6	3.9
Construction	6	10	6	(40.0)	66.7	(40.0)	12.8	16.4	11.8
Manufacturing	10	11	6	25.0	10.0	(45.5)	21.3	18.0	11.8
Wholesale	5	5	5	400.0	0.0	0.0	10.6	8.2	9.8
Retail	9	12	12	(35.7)	33.3	0.0	19.1	19.7	23.5
Finance & insurance	0	0	0	-	-	-	0.0	0.0	0.0
Real estate	1	3	2	0.0	200.0	(33.3)	2.1	4.9	3.9
Transportation	1	1	1	0.0	0.0	0.0	2.1	1.6	2.0
Telecommunications	1	0	1	(50.0)	(100.0)	-	2.1	0.0	2.0
Services, etc.	12	15	16	(42.9)	25.0	6.7	25.5	24.6	31.4
Total	47	61	51	(20.3)	29.8	(16.4)	100.0	100.0	100.0

Source: TOKYO SHOKO RESEARCH, LTD.

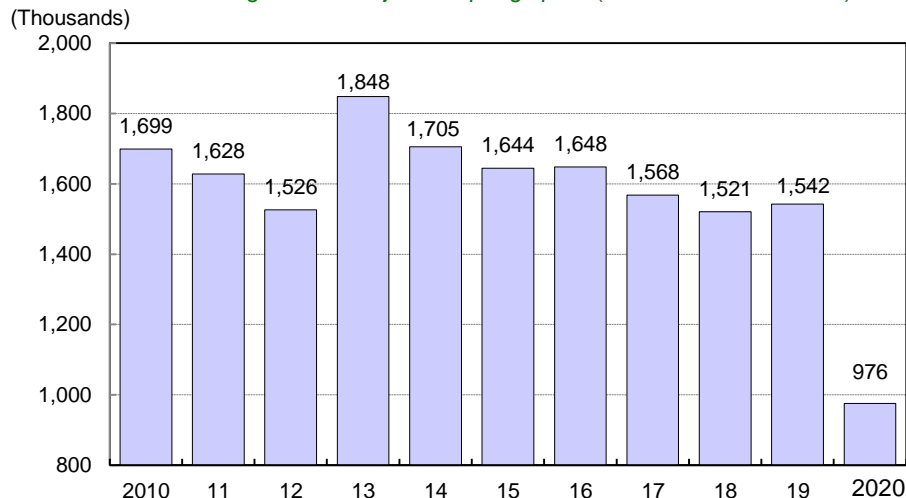
■ Land prices of major commercial areas (as of Jan. 1 of each year)

(Upper: Assessment price: 1,000 yen/m², Lower: YoY %)

	2017	2018	2019	2020	2021
Sakae-machi, Tottori City, Tottori (Wakasa Kaido Street)	110	110	105	105	105
	0.0	0.0	(4.5)	0.0	0.0
Meiji-cho, Yonago City, Tottori (Principal Prefectural Road "Yonago Teishajo-Line Road")	95	95	95	95	90
	(1.0)	0.0	0.0	0.0	(5.3)
Asahi-machi, Matsue City, Shimane (Eki-dori)	135	135	135	140	140
	0.0	0.0	0.0	3.7	0.0

Source: Hiroshima Regional Taxation Bureau

■ Number of hotel guests at major hot spring spas* (in Shimane and Tottori)



* Total of guests at major hot spring spas in Misasa, Kaike, Hawaii-Togo, Matsue Shinjiko and Tamatsukuri

Source: Survey by the San-in Godo Bank

■ Number of tourists

Tottori (2020)		(Thousands, %)	
Area name	Actual number of visitors	Change over 2019	
Tottori Sand Dunes/Inaba Hot Spring Village area	1,708	(42.1)	
Tottori Nashinohana Hot Spring area	772	(33.9)	
Mt. Daisen area	724	(33.2)	
Yonago/Kaike Hot Spring area	566	(44.7)	
Sakaiminato area	514	(72.1)	
Yazu area	497	(36.2)	
Higashi Hoki area	474	(25.9)	
Uradome Coast area/Iwai Hot Spring area	314	(31.1)	
Okuhino area	166	(9.3)	

Shimane (2020)		(Thousands, %)	
Tourist sites and facilities	Actual number of visitors	Change over 2019	
Izumo Taisha Shrine	4,955	(21.8)	
Mihonoseki	788	(7.2)	
Hinomisaki	767	(29.9)	
Mt. Sanbe	516	8.1	
Taikodani Inari Shrine	500	(17.2)	
Roadside Station, Yunokawa	389	(16.8)	
Tamatsukuri Hot Spring	374	(39.1)	
Iwami Seaside Park	374	(33.5)	
Shimane Winery	337	(53.7)	
Roadside Station, Kirara Taki	336	(23.5)	

Source: Tourism Department, Culture & Tourism Bureau of Tottori Prefecture; and Tourism Promotion Section, Department of Commerce-Industry & Tourism of Shimane Prefecture

Numerical Data

The San-in Godo Bank, Ltd.

○Consolidated profit and loss

(Million yen)

	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021	YoY change:
	Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		Sep. 2021	
Consolidated gross income	30,069	58,913	26,999	59,208	30,244	62,315	30,619	61,111	31,703	1,084
Excl. net gain related to bond transactions	31,627	63,377	31,082	62,732	30,496	63,073	30,329	63,746	33,304	2,975
Net interest income	26,271	52,645	26,224	52,983	26,205	53,946	26,538	54,724	27,745	1,207
Net fees and commissions	3,564	7,167	3,660	7,350	3,224	7,051	2,963	7,170	4,130	1,167
Other income	233	-898	-2,885	-1,125	814	1,318	1,118	-783	-172	-1,290
Net gain related to bond transactions	-1,558	-4,463	-4,082	-3,523	-252	-757	290	-2,634	-1,601	-1,891
General and administrative expenses	20,989	41,242	20,882	40,867	20,580	41,057	20,425	40,262	20,331	-94
Credit costs (1) + (2) - (3)	115	1,199	1,250	4,034	986	5,374	2,711	7,333	434	-2,277
Transfer to general reserve for possible loan losses (1)	-388	350	648	456	-34	197	-476	2,300	-1,882	-1,406
Bad debt expenses (2)	504	848	602	3,578	1,020	5,177	3,188	5,032	2,317	-871
Loans written-off	3	11	3	14	4	20	6	19	8	2
Transfer to specific reserve for possible loan losses	425	225	390	3,188	919	4,727	3,134	4,859	2,262	-872
Loss on sale of delinquent loans	45	437	71	152	65	216	52	102	41	-11
Reversal of allowance for loan losses (3)	-	-	-	-	-	-	-	-	-	-
Net gain related to stock transactions	1,238	2,861	4,118	4,128	-49	1,262	-151	856	83	234
Others	329	534	674	859	726	-889	622	67	768	146
Ordinary profit	10,531	19,867	9,659	19,294	9,354	16,256	7,954	14,439	11,789	3,835
Extraordinary profit (loss)	-69	-182	-91	-114	-201	-968	-252	-272	-268	-16
Profit before income taxes	10,462	19,685	9,568	19,179	9,153	15,288	7,701	14,167	11,520	3,819
Income taxes, current	3,108	5,445	3,086	6,819	2,989	5,904	2,694	5,603	2,487	-207
Income taxes, deferred	11	532	-227	-872	-200	-1,112	-275	-1,102	685	960
Profit attributable to non-controlling interests	9	14	41	27	7	29	-25	-11	-5	20
Profit attributable to owners of parent	7,333	13,692	6,668	13,205	6,356	10,467	5,307	9,679	8,353	3,046
Non-interest revenue ratio (%)	16.93	16.93	15.62	15.54	14.07	14.47	12.49	14.15	16.69	4.20
ROE (Shareholders' equity basis) (%)	4.86	4.51	4.27	4.21	3.96	3.25	3.24	2.94	4.96	1.72

*1. Consolidated gross income = (Interest income – Interest expenses) + (Fees and commissions income – Fees and commissions expenses) + (Other income – Other operating expenses)

2. Non-interest revenue ratio = (Fees and commissions income + Other income (excl. Net gain related to bond transactions)) / Consolidated gross income (excl. Net gain related to bond transactions) × 100

3. ROE (Shareholders' equity basis) = Profit attributable to owners of parent / Average balance of shareholders' equity (simple average of balances at beginning and end of term) × 100 (The six month-period figure shall be annualized for the 1H.)

○ Non-consolidated profit and loss

(Million yen)

	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021	YoY change:
	Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		Sep. 2021	
Gross banking profit	28,320	55,211	25,257	56,019	28,922	59,554	29,477	58,659	30,733	1,256
Gross core banking profit	29,876	59,652	29,334	59,521	29,173	60,302	29,184	61,283	32,334	3,150
Domestic gross banking profit	25,622	52,235	26,291	54,208	26,224	53,868	26,134	51,300	26,608	474
Net interest income	23,506	47,041	23,451	47,599	23,879	48,815	23,521	47,980	23,763	242
Net fees and commissions	3,013	5,982	2,993	6,249	2,761	5,906	2,350	6,019	3,610	1,260
Other income	-897	-789	-153	358	-416	-853	261	-2,698	-766	-1,027
International gross banking profit	2,698	2,976	-1,034	1,810	2,698	5,686	3,343	7,358	4,125	782
Net interest income	3,204	6,104	2,884	5,544	2,403	5,246	3,101	6,877	4,118	1,017
Net fees and commissions	-22	-46	-31	-48	-17	71	50	199	174	124
Other income	-483	-3,081	-3,886	-3,685	311	368	191	282	-167	-358
Expenses (excl. non-recurring items)	18,691	36,835	18,776	36,978	18,964	37,900	18,690	37,129	19,045	355
Effective net banking profit	9,629	18,375	6,480	19,040	9,958	21,653	10,787	21,530	11,688	901
Net core banking profit	11,185	22,816	10,557	22,543	10,209	22,402	10,493	24,153	13,289	2,796
Net core banking profit (excl. net gains on cancellation of investment trusts)	11,049	22,680	10,557	22,162	8,634	19,151	10,428	24,089	13,248	2,820
Transfer to general reserve for possible loan losses (1)	-	-58	826	578	-5	192	-477	2,392	-1,976	-1,499
Net banking profit	9,629	18,433	5,653	18,461	9,963	21,460	11,264	19,137	13,664	2,400
Net gain related to bond transactions	-1,556	-4,440	-4,077	-3,502	-250	-748	293	-2,623	-1,601	-1,894
Unusual profit and loss	581	830	3,515	798	-733	-5,552	-3,227	-5,245	-1,984	1,243
Net gain related to stock transactions	1,175	2,753	4,047	4,086	-49	1,265	-172	840	69	241
Bad debt expenses (2)	53	686	534	3,390	962	5,042	3,043	4,853	2,270	-773
Loans written-off	-	-	-	-	-	1	-	-	-	-
Transfer to specific reserve for possible loan losses	-	158	361	3,072	891	4,685	3,020	4,726	2,238	-782
Loss on sale of delinquent loans	24	353	35	96	40	142	29	76	26	-3
Reversal of allowance for loan losses (3)	20	-	-	-	-	-	-	-	-	-
Ordinary profit	10,209	19,262	9,168	19,259	9,229	15,906	8,036	13,891	11,679	3,643
Extraordinary profit (loss)	-73	-188	-85	-108	-193	-859	-1,248	-1,300	-271	977
Income before income taxes	10,136	19,073	9,083	19,150	9,035	15,047	6,788	12,590	11,408	4,620
Income taxes, current	2,929	5,118	2,942	6,491	2,866	5,811	2,648	5,390	2,391	-257
Income taxes, deferred	12	598	-151	-836	-135	-1,242	-236	-1,125	690	926
Net income	7,194	13,357	6,292	13,495	6,303	10,478	4,376	8,325	8,326	3,950
Credit costs (1) + (2) - (3)	33	628	1,361	3,969	957	5,234	2,566	7,246	294	-2,272
OHR (%)	62.56	61.75	64.00	62.12	65.00	62.85	64.04	60.58	58.89	-5.15

*1. Gross core banking profit = Gross banking profit - Net gain related to bond transactions

2. Effective net banking profit = Net banking profit + Transfer to general reserve for possible loan losses

3. Net core banking profit = Effective net banking profit - Net gain related to bond transactions

4. OHR = Expenses / Gross core banking profit × 100

(%)

	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021	YoY change:
	Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		Sep. 2021	
ROA	0.25	0.23	0.21	0.23	0.22	0.18	0.14	0.13	0.24	0.10
ROE	4.11	3.83	3.57	3.77	3.40	2.93	2.42	2.31	4.47	2.05

Net interest margin (domestic operations)	0.28	0.29	0.27	0.30	0.28	0.30	0.25	0.27	0.25	0.00
Yield on interest-earning assets	1.10	1.09	1.04	1.07	1.07	1.07	0.94	0.94	0.89	-0.05
Loans	1.14	1.12	1.08	1.07	1.04	1.04	1.00	1.00	0.99	-0.01
Securities	1.25	1.24	1.16	1.26	1.40	1.42	1.05	1.07	0.95	-0.10
Total funding cost	0.82	0.80	0.77	0.77	0.79	0.77	0.69	0.67	0.64	-0.05
Deposits	0.05	0.05	0.03	0.03	0.02	0.02	0.02	0.02	0.02	0.00

○ Assets (non-consolidated)

(Million yen)

	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Sep. 2021	Change from Mar. 2021
Cash and due from banks	526,257	562,846	550,020	766,292	788,863	568,491	658,394	871,417	1,033,839	162,422
Call loans	4,488	3,718	1,135	332	1,295	-	-	-	-	-
Debt purchased	8,657	9,197	9,183	9,629	9,828	9,826	9,105	9,639	9,205	-434
Trading securities	306	117	107	57	86	89	156	-	-	-
Money held in trust	4,005	4,000	4,008	4,000	4,973	4,955	4,980	4,978	5,011	33
Securities	1,863,275	1,848,466	1,697,591	1,600,463	1,570,722	1,656,038	1,776,346	1,809,181	1,980,021	170,840
Loans and bills discounted	2,903,883	3,016,546	3,036,341	3,121,051	3,157,824	3,353,056	3,484,685	3,583,995	3,691,405	107,410
Foreign exchange	4,354	4,556	3,017	5,957	4,069	6,324	9,223	9,494	8,526	-968
Other assets	44,572	64,147	56,764	53,223	53,153	53,777	50,827	54,870	57,149	2,279
Tangible fixed assets	34,295	34,191	33,888	33,600	33,275	32,769	31,995	31,725	31,242	-483
Intangible fixed assets	1,656	2,340	2,712	5,205	6,026	5,568	5,159	4,839	4,432	-407
Prepaid pension cost	4,247	4,299	4,532	4,768	5,171	5,548	5,133	4,643	4,900	257
Deferred tax assets	-	-	-	-	-	1,409	-	-	-	-
Customers' liabilities for acceptances and guarantees	16,107	14,665	16,476	16,394	14,964	14,290	14,275	13,943	13,603	-340
Reserve for possible loan losses	-36,781	-34,159	-34,746	-36,922	-37,144	-39,907	-42,393	-42,190	-42,347	-157
Reserve for investment loss	-85	-23	-45	-44	-40	-38	-36	-115	-153	-38
Total assets	5,379,241	5,534,909	5,380,989	5,584,011	5,613,067	5,672,201	6,007,854	6,356,422	6,796,838	440,416

(Million yen)

	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Sep. 2021	Change from Mar. 2021
Total disclosed loans under the Financial Reconstruction Act	2,973,939	3,089,731	3,117,660	3,216,628	3,253,971	3,458,008	3,591,697	3,698,677	3,807,060	108,383
Bankrupt and quasi-bankrupt loans	14,421	11,635	13,766	15,092	14,464	16,584	17,043	12,935	14,395	1,460
(Percentage against total amount)	(0.48%)	(0.37%)	(0.44%)	(0.46%)	(0.44%)	(0.47%)	(0.47%)	(0.34%)	(0.37%)	(0.03%)
Doubtful loans	31,319	30,984	27,261	28,011	27,260	28,013	31,694	34,017	35,520	1,503
(Percentage against total amount)	(1.05%)	(1.00%)	(0.87%)	(0.87%)	(0.83%)	(0.81%)	(0.88%)	(0.91%)	(0.93%)	(0.02%)
Substandard loans	10,924	11,059	13,161	13,895	16,977	15,218	13,238	14,615	15,247	632
(Percentage against total amount)	(0.36%)	(0.35%)	(0.42%)	(0.43%)	(0.52%)	(0.44%)	(0.36%)	(0.39%)	(0.40%)	(0.01%)
Subtotal (A)	56,665	53,678	54,189	56,999	58,702	59,817	61,976	61,568	65,163	3,595
(Percentage against total amount)	(1.90%)	(1.73%)	(1.73%)	(1.77%)	(1.80%)	(1.72%)	(1.72%)	(1.66%)	(1.71%)	(0.05%)
Normal loans	2,917,273	3,036,053	3,063,471	3,159,628	3,195,268	3,398,191	3,529,720	3,637,109	3,741,897	104,788
(Percentage against total amount)	(98.09%)	(98.26%)	(98.26%)	(98.22%)	(98.19%)	(98.27%)	(98.27%)	(98.33%)	(98.28%)	(-0.05%)
Preservation (B) (1) + (2)	46,390	43,451	43,699	45,551	44,938	47,215	50,199	48,559	51,092	2,533
Collateral and guarantees (1)	24,650	24,779	25,133	24,341	23,322	23,242	23,828	24,939	25,663	724
Bankrupt and quasi-bankrupt loans	5,508	4,613	5,182	5,604	5,161	5,497	4,741	5,381	5,425	44
Doubtful loans	17,601	18,430	17,377	16,164	14,929	14,946	16,538	16,700	17,736	1,036
Substandard loans	1,539	1,734	2,573	2,572	3,231	2,798	2,548	2,856	2,501	-355
Reserve for possible loan losses (2)	21,739	18,672	18,566	21,209	21,615	23,972	26,371	23,620	25,428	1,808
Bankrupt and quasi-bankrupt loans	8,912	7,021	8,583	9,488	9,303	11,087	12,301	7,554	8,969	1,415
Doubtful loans	10,301	9,181	7,380	8,897	9,310	10,092	11,842	13,515	14,234	719
Substandard loans	2,525	2,469	2,602	2,823	3,002	2,792	2,227	2,550	2,224	-326
Coverage ratio (B) / (A)	81.86%	80.94%	80.64%	79.91%	76.55%	78.93%	80.99%	78.87%	78.40%	-0.47%
Bankrupt and quasi-bankrupt loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%
Doubtful loans	89.09%	89.11%	90.81%	89.47%	88.91%	89.38%	89.54%	88.82%	90.00%	1.18%
Substandard loans	37.21%	38.01%	39.32%	38.83%	36.71%	36.73%	36.07%	36.99%	30.99%	-6.00%
Ratio of reserve (2) / ((A) - (1))	67.90%	64.61%	63.89%	64.94%	61.09%	65.54%	69.12%	64.48%	64.37%	-0.11%
Bankrupt and quasi-bankrupt loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%
Doubtful loans	75.09%	73.13%	74.67%	75.10%	75.50%	77.23%	78.13%	78.05%	80.04%	1.99%
Substandard loans	26.91%	26.48%	24.57%	24.93%	21.84%	22.48%	20.83%	21.68%	17.45%	-4.23%

(Million yen, %)

Loan Balance by Industry	Mar. 2018		Mar. 2019		Mar. 2020		Mar. 2021		Sep. 2021		Change from Mar. 2021	
	Balance	Percentage	Balance	Percentage	Balance	Percentage	Balance	Percentage	Balance	Percentage	Balance	Percentage
Total loans (excl. special international financial transactions account)	3,016,546	100.00	3,121,051	100.00	3,353,056	100.00	3,583,995	100.00	3,691,405	100.00	107,410	-
Manufacturing	380,461	12.61	385,892	12.36	427,976	12.76	453,645	12.65	443,589	12.01	-10,056	-0.64
Agriculture and forestry	8,169	0.27	8,651	0.27	10,234	0.30	10,248	0.28	10,764	0.29	516	0.01
Fishery	2,920	0.09	2,996	0.09	3,548	0.10	3,437	0.09	3,346	0.09	-91	0.00
Mining and quarrying of stone and gravel	1,113	0.03	1,233	0.03	1,787	0.05	1,659	0.04	1,570	0.04	-89	0.00
Construction	96,125	3.18	98,285	3.14	105,381	3.14	130,893	3.65	117,516	3.18	-13,377	-0.47
Utilities	65,546	2.17	70,577	2.26	94,540	2.81	104,169	2.90	121,805	3.29	17,636	0.39
Telecommunications	22,791	0.75	20,197	0.64	23,657	0.70	21,021	0.58	26,038	0.70	5,017	0.12
Transport and postal activities	106,363	3.52	112,096	3.59	118,731	3.54	157,872	4.40	168,930	4.57	11,058	0.17
Wholesale and retail	327,162	10.84	328,808	10.53	346,837	10.34	364,448	10.16	389,911	10.56	25,463	0.40
Finance and insurance	129,556	4.29	129,809	4.15	136,461	4.06	137,524	3.83	147,532	3.99	10,008	0.16
Real estate and goods rental and leasing	450,761	14.94	465,330	14.90	497,544	14.83	518,276	14.46	538,617	14.59	20,341	0.13
Services	331,309	10.98	340,797	10.91	350,514	10.45	394,037	10.99	404,908	10.96	10,871	-0.03
Local governments	333,496	11.05	320,213	10.25	317,123	9.45	288,254	8.04	270,044	7.31	-18,210	-0.73
Others	760,769	25.21	836,160	26.79	918,718	27.39	998,502	27.86	1,046,824	28.35	48,322	0.49
Foreign and special international financial transactions account	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,016,546	-	3,121,051	-	3,353,056	-	3,583,995	-	3,691,405	-	107,410	-

(Million yen)

	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Sep. 2021	Change from Mar. 2021
Loans to individuals	674,807	708,222	732,707	765,603	797,789	819,027	836,319	864,056	899,051	34,995
Housing loans	575,533	608,666	630,751	663,133	693,188	716,764	735,755	761,003	793,556	32,553
Other loans	99,273	99,556	101,956	102,469	104,601	102,262	100,563	103,052	105,495	2,443

Loans to small and medium-sized companies	1,954,865	2,065,121	2,097,223	2,178,285	2,220,450	2,333,118	2,429,940	2,518,776	2,602,775	83,999
(Percentage against total amount)	(67.31%)	(68.45%)	(69.07%)	(69.79%)	(70.31%)	(69.58%)	(69.73%)	(70.27%)	(70.50%)	(0.23%)

Risk managed loans (1)	55,929	53,099	53,780	56,567	58,309	59,442	61,630	61,371	64,967	3,596
(Percentage against total amount)	(1.92%)	(1.76%)	(1.77%)	(1.81%)	(1.84%)	(1.77%)	(1.76%)	(1.71%)	(1.75%)	(0.04%)
Loans to borrowers under bankruptcy proceedings	2,645	1,951	2,180	2,422	2,330	3,870	4,943	2,459	3,228	769
(Percentage against total amount)	(0.09%)	(0.06%)	(0.07%)	(0.07%)	(0.07%)	(0.11%)	(0.14%)	(0.06%)	(0.08%)	(0.02%)
Non-accrual past due loans	42,360	40,087	38,438	40,250	39,001	40,353	43,447	44,297	46,492	2,195
(Percentage against total amount)	(1.45%)	(1.32%)	(1.26%)	(1.28%)	(1.23%)	(1.20%)	(1.24%)	(1.23%)	(1.25%)	(0.02%)
Loans past due for three months or more	-	0	-	-	39	-	52	-	10	10
(Percentage against total amount)	(-%)	(0.00%)	(-%)	(-%)	(0.00%)	(-%)	(0.00%)	(-%)	(0.00%)	(0.00%)
Loans with altered lending conditions	10,924	11,058	13,161	13,895	16,938	15,218	13,186	14,615	15,236	621
(Percentage against total amount)	(0.37%)	(0.36%)	(0.43%)	(0.44%)	(0.53%)	(0.45%)	(0.37%)	(0.40%)	(0.41%)	(0.01%)
Reserve for possible loan losses	36,781	34,159	34,746	36,922	37,144	39,907	42,393	42,190	42,347	157
General reserve (2)	17,543	17,931	18,757	18,510	18,504	18,702	18,225	21,095	19,118	-1,977
Specific reserve (3)	19,238	16,228	15,988	18,412	18,640	21,204	24,167	21,095	23,228	2,133
Reserve for specific foreign borrowers (4)	-	-	-	-	-	-	-	-	-	-
Reserve ratio ((2) + (3) + (4) / (1))	65.76%	64.33%	64.60%	65.27%	63.70%	67.13%	68.78%	68.74%	65.18%	-3.56%

(Million yen)

	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021	YoY change:
	Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		Sep. 2021	
Net gain related to bond transactions	-1,556	-4,440	-4,077	-3,502	-250	-748	293	-2,623	-1,601	-1,894
Gains on sales	471	620	42	1,653	417	718	440	765	113	-327
Gains on redemption	-	-	-	-	-	-	-	-	99	99
Losses on sales	985	4,063	3,962	4,594	12	710	34	2,872	471	437
Losses on redemption	947	947	157	539	656	656	112	516	1,343	1,231
Amortization	94	49	-	22	-	99	-	-	-	-
Net gain related to stock transactions	1,175	2,753	4,047	4,086	-49	1,265	-172	840	69	241
Gains on sales	1,398	2,976	4,158	4,286	563	3,021	930	3,115	1,385	455
Losses on sales	221	221	0	0	586	641	978	2,166	1,245	267
Amortization	0	0	111	199	27	1,115	124	108	70	-54

	2017/9	2018/3	2018/9	2019/3	2019/9	2020/3	2020/9	2021/3	2021/9	Change from Mar. 2021
Revaluation gains/losses on securities	84,442	74,200	68,271	76,820	89,459	52,997	71,397	66,597	68,187	1,590
Held to maturity	-242	-248	-386	-181	-111	-372	-134	-111	-99	12
Other securities (A)	84,684	74,449	68,658	77,001	89,570	53,369	71,532	66,708	68,287	1,579
Stocks	26,458	27,693	30,244	21,956	23,166	17,083	22,183	27,200	28,042	842
Bonds	45,593	42,173	34,045	40,012	40,948	29,355	26,785	21,774	22,847	1,073
Others	12,633	4,582	4,368	15,033	25,455	6,930	22,562	17,733	17,396	-337
Deferred tax liabilities on (A) (B)	25,725	22,225	20,828	23,378	27,235	16,254	21,776	20,300	20,765	465
Net holding gain on other securities (A)-(B)	58,959	52,224	47,829	53,623	62,334	37,115	49,756	46,408	47,521	1,113

○ Liabilities and Shareholders' Equity (non-consolidated)

(Million yen)

	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Sep. 2021	Change from Mar. 2021
Deposits	3,878,168	4,009,270	3,850,212	3,835,922	3,799,842	3,927,848	4,219,641	4,452,312	4,690,674	238,362
Negotiable certificates of deposit	12,260	72,190	91,500	321,370	242,970	309,400	204,890	285,982	284,764	-1,218
Call money	10,878	35,292	64,977	75,973	138,790	108,793	73,465	115,456	153,296	37,840
Payables under repurchase agreements	36,246	20,882	-	-	-	-	-	-	-	-
Cash collateral received under securities lending	585,938	517,951	526,365	468,440	534,850	443,097	431,093	445,776	392,480	-53,296
Borrowed money	438,087	435,505	432,942	432,000	432,000	432,000	642,000	582,000	822,000	240,000
Subordinated borrowings	-	-	-	-	-	-	-	-	-	-
Foreign exchange	28	24	45	7	50	24	25	83	13	-70
Other liabilities	24,625	56,495	28,585	50,129	50,064	70,272	37,261	78,482	47,260	-31,222
Reserve for employees' bonuses	954	935	965	938	952	914	945	923	938	15
Reserve for employees' retirement benefits	9,077	9,112	9,096	9,019	9,020	8,985	8,920	8,975	8,915	-60
Reserve for stock-based compensation	141	211	244	315	334	388	331	392	359	-33
Reserve for reimbursement of deposits	317	388	348	414	382	350	337	319	305	-14
Reserve for contingencies	789	865	940	969	909	981	892	862	800	-62
Deferred tax liabilities	9,336	6,480	4,895	6,816	10,580	-	3,898	1,535	3,175	1,640
Deferred tax liabilities for land revaluation excess	2,361	2,328	2,294	2,293	2,258	2,161	2,135	2,133	2,131	-2
Acceptances and guarantees	16,107	14,665	16,476	16,394	14,964	14,290	14,275	13,943	13,603	-340
Total liabilities	5,025,319	5,182,599	5,029,890	5,221,004	5,237,970	5,319,508	5,640,114	5,989,180	6,420,721	431,541
Common stock	20,705	20,705	20,705	20,705	20,705	20,705	20,705	20,705	20,705	0
Capital surplus	15,516	15,516	15,516	15,516	15,520	15,520	15,516	15,516	15,516	0
Retained earnings	256,155	261,294	264,673	270,781	274,192	277,487	279,825	282,681	289,142	6,461
Treasury stock	-697	-697	-606	-724	-680	-947	-748	-749	-642	107
Net unrealized gain (loss) on other securities	58,959	52,224	47,829	53,623	62,334	37,115	49,756	46,408	47,521	1,113
Net deferred gain (loss) on hedging instruments	-32	25	-134	-8	5	8	1	-0	1,243	1,243
Land revaluation excess	2,965	2,892	2,822	2,820	2,738	2,522	2,513	2,510	2,507	-3
Subscription rights to share	349	349	292	292	281	281	170	170	123	-47
Total net assets	353,922	352,310	351,098	363,006	375,096	352,692	367,740	367,242	376,117	8,875
Total liabilities and net assets	5,379,241	5,534,909	5,380,989	5,584,011	5,613,067	5,672,201	6,007,854	6,356,422	6,796,838	440,416

(Million yen)

	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Sep. 2021	Change from Mar. 2021
Non-consolidated capital adequacy ratio (domestic standard)	14.62%	13.48%	13.60%	13.32%	13.60%	12.52%	12.56%	11.97%	11.64%	-0.33%
Capital	295,897	295,344	301,113	302,663	306,551	310,075	315,031	316,501	322,019	5,518
Basic item for Core Capital	298,361	299,039	305,145	309,601	314,340	317,807	322,190	323,098	328,511	5,413
Adjustment item for Core Capital (-)	2,463	3,694	4,031	6,937	7,788	7,732	7,159	6,596	6,491	-105
Risk-weighted assets, etc.	2,023,164	2,190,850	2,213,977	2,270,985	2,253,568	2,476,380	2,507,669	2,642,896	2,764,332	121,436
Consolidated capital adequacy ratio (domestic standard)	15.20%	14.06%	14.17%	13.79%	14.09%	12.95%	13.00%	12.48%	12.13%	-0.35%
Capital	306,894	306,605	313,048	313,001	317,420	320,224	326,219	329,169	335,189	6,020
Basic item for Core Capital	307,730	308,089	314,808	316,939	322,030	324,501	330,254	333,336	339,272	5,936
Adjustment item for Core Capital (-)	835	1,484	1,759	3,938	4,609	4,276	4,034	4,166	4,083	-83
Risk-weighted assets, etc.	2,017,875	2,179,918	2,208,443	2,269,350	2,251,924	2,472,310	2,508,155	2,637,387	2,762,803	125,416

(Note) Credit risk assets are calculated by the internal ratings-based approach. The operational risk-equivalent amount is calculated by the standardized approach.

	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Sep. 2021	Change from Mar. 2021
Nikkei Stock Average (yen)	20,356	21,454	24,120	21,205	21,755	18,917	23,185	29,178	29,452	274
Exchange rate (\$ = Yen, average price at year end)	112.73	106.24	113.57	110.99	107.92	108.83	105.80	110.71	111.92	1.21

○ Other indices (non-consolidated)

	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Sep. 2021	Change from Mar. 2021
Number of branches	132	130	129	150	150	150	150	149	149	0
Of which, Branch in Branch	-	-	-	-	-	-	33	33	33	0
Number of employees	2,045	2,003	2,061	2,018	2,054	1,992	2,012	1,961	1,980	19

(Yen)

Dividend per share	7.00	19.00	7.00	19.00	7.00	13.00	7.00	11.00	11.00	0.00
Net income per share	46.12	85.61	40.30	86.44	40.39	67.15	28.11	53.45	53.40	-0.05
Net assets per share	2,265.67	2,255.35	2,246.29	2,324.78	2,401.41	2,265.44	2,358.70	2,355.52	2,410.39	54.87
PBR (times)	0.43	0.41	0.44	0.34	0.27	0.24	0.23	0.23	0.23	0.00
PER (times)*	10.5	11.0	12.4	9.1	8.1	8.1	10.0	10.4	5.2	-5.2
Stock price	975	942	998	794	656	547	565	561	564	3

* PERs in the first half of fiscal years are on an annualized basis.